

2016 Benefits Newsletter



Dear City Employees,

Since the City developed the My Health incentive program, our employees have dedicated themselves to leading healthier and more vibrant lifestyles. Your commitment to this program continues to have positive results for the City, its employees and their families: fewer medical claims, fewer workplace injuries, fewer work days missed due to illness or injury, and the lowest rate increase in many years – 3.3 percent.

This low increase is attributable to the lifestyle changes resulting from your hard work. Given all of your efforts both at work and at home to make My Health a success, we want to celebrate your dedication by passing those savings on to you. As a result, our active employees will have no increase in their insurance rates in 2016. The City will pay the 3.3 percent increase in full.

We hope this step will demonstrate the City's commitment to My Health, our admiration for your efforts to lead healthier lifestyles, and our appreciation for the results all of us are enjoying.

The City's commitment to your health is evident in our health plan as well as our other resources: the onsite Health and Wellness Center, our health coaches, our daily exercise classes, and smoking cessation programs. I encourage you to take advantage of these opportunities to lead health-conscious lifestyles, and I hope you and your families will continue to reap the rewards of a healthier lifestyle.

To good health,

Madeline Rogero
Mayor

Annual Enrollment: November 1 –November 30



What's new for 2016?

Medical

BlueCross BlueShield will continue to be our medical claims administrator. Although you may not see changes in the medical benefits themselves, there will be a change in providers to Network S. The University of Tennessee Medical Center (UTMC) will no longer be participating in Network S effective March 1, 2016. It's possible your provider may have privileges at another facility. Take this time before annual enrollment to check with your doctors, so that you can make informed decisions about your elections November 1-November 30.

Prescription Drugs

There are no changes to the Prescription Drug plan, other than the standard formulary changes from OptumRx. If you are impacted by these changes,

you will receive a letter from OptumRx during the month of November.

Flexible Spending Accounts

Every year your flexible spending account requires a new election. Any balance less than \$500 left in your 2015 FSA will rollover into your 2016 FSA. Remember to pay attention to the service dates when using your FSA card to pay bills in 2016 if you have a flexible spending account.

Life Insurance

The City's new Life Insurance vendor is The Hartford. During annual enrollment, there will be a one-time option to elect Supplemental Life in the amount of \$10,000 for you and/or \$5,000 for your spouse without answering medical questions if you've previously waived this coverage.

2016 Medical Rates

Below are the per pay period rates for My Health and Medical Only coverage:

| My Health | \$500 Network S | \$500 Network P | \$1,000 Network S | \$1,000 Network P |
|-----------------------|-----------------|-----------------|-------------------|-------------------|
| Employee Only | \$28.90 | \$31.50 | \$11.12 | \$12.12 |
| Employee + Spouse | \$143.18 | \$156.06 | \$102.27 | \$111.47 |
| Employee + Child(ren) | \$113.92 | \$124.17 | \$81.37 | \$88.69 |
| Employee + Family | \$186.75 | \$203.56 | \$133.39 | \$145.40 |
| Medical Only | \$500 Network S | \$500 Network P | \$1,000 Network S | \$1,000 Network P |
| Employee Only | \$43.31 | \$47.21 | \$24.06 | \$26.23 |
| Employee + Spouse | \$182.62 | \$199.06 | \$138.35 | \$150.80 |
| Employee + Child(ren) | \$145.30 | \$158.38 | \$110.08 | \$119.99 |
| Employee + Family | \$238.20 | \$259.64 | \$180.46 | \$196.70 |

Enrollment Reminders:

- You must re-enroll every year in:
 - Flexible Spending Accounts (FSA) — New elections required for 2016
 - Vacation Sell (formerly Benefit Bucks) — New elections required for 2016
- All dependents on the City's medical, dental, vision and/or life insurance plans must meet the City's dependent definition and any new dependents added during annual enrollment will require documentation to be submitted to Employee Benefits, e.g. marriage license for a spouse and birth certificate for a child.